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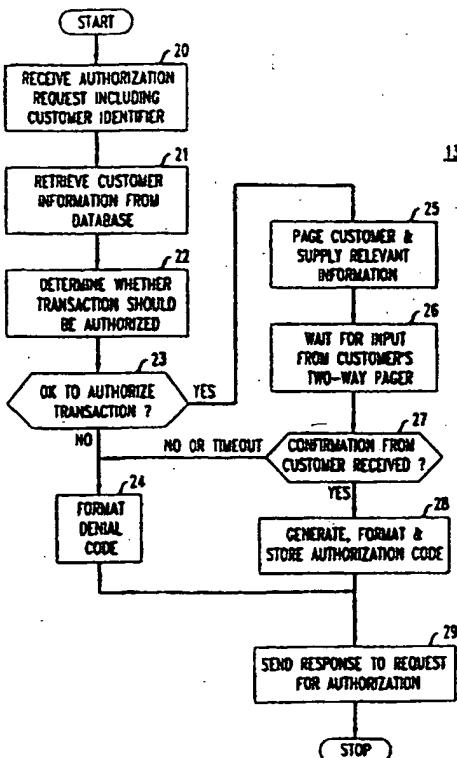
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(54) Transaction authorization and alert system

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10





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EUROPEAN SEARCH REPORT

Application Number
EP 96 30 3616

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
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A	WO 93 01662 A (NEUSTEIN SHIMON) 21 January 1993 * claim 1; figure 1 *	1-35	
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A	US 5 388 148 A (SEIDERMAN ABE) 7 February 1995 * claim 1; figure 1 *	1-35	
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			TECHNICAL FIELDS SEARCHED (Int.Cl.6)
			G07F
The present search report has been drawn up for all claims			
Place of search	Date of completion of the search	Examiner	
THE HAGUE	26 May 1998	Kirsten, K	
CATEGORY OF CITED DOCUMENTS			
X : particularly relevant if taken alone	T : theory or principle underlying the invention		
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